

METHOD AND SYSTEM FOR SECURE GUARANTEED TRANSACTIONS  
OVER A COMPUTER NETWORK  
Abstract of the Disclosure

5           A trusted third-party authentication protocol that facilitates secure commercial transactions over computer networks between a merchant and a user. The method and system of the present invention generally involves three entities: 1) a guarantor, which acts as a trusted arbitrator, 2) a merchant, and 3) a consumer or user. In one embodiment, the guarantor authenticates users and provides authentication documents back to the user for  
10 use in transactions with merchants. The authentication document generated by the guarantor can be used as a means to validate a user's identity and/or to provide authorization/validation of a specific transaction.